

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Brian Scott Gerlach  
Lauren RB Gerlach  
Debtors

Case No. 17-00086-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Sep 30, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Brian Scott Gerlach, Lauren RB Gerlach, 101 McAllister Street, Hanover, PA 17331-3212
cr	+ MCLP Asset Company, Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5315197	+ Bonifera, LLC, Land Home Financial Services, Inc., 3611 South Harbor Blvd, Suite 100, Santa Ana, CA 92704-7915
5315198	+ Bonifera, LLC, Land Home Financial Services, Inc., 3611 South Harbor Blvd, Suite 100, Santa Ana, CA 92704, Bonifera, LLC Land Home Financial Services, Inc. 92704-7915
4916257	CitiFinancial Servicing LLC, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
4872522	+ Citifinancial Servicing LLC, 6400 Las Colinas Blvd, Irving, TX 75039-2900
4872523	Community Capital Bank/Dental 1st, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
4872526	+ David Ross Orthodontics, 135 E Elm Avenue, Hanover, PA 17331-1813
4872529	+ Fed Loan Sevicing, Po Box 69184, Harrisburg, PA 17106-9184
4872531	+ Hanover Orthopedics Assocs, 207 Blooming Grove Road, Hanover, PA 17331-7917
4872532	+ Holly K Liska Tax Collector, 207 3rd Street, Hanover, PA 17331-2326
4872533	+ Judith Goslin, 2 Rebecca Lane, Hanover, PA 17331-9759
4900531	One Main Financial Of Pennsylvania, Inc., f/k/a Sp, PO BOX 3251, Evansville, IN 47731-3251
4872518	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4872537	+ Phelan Hallinan Diamond & Jones, LL, 1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814
4872540	+ York County Tax Claim Bureau, 28 EAst Market Street, Room 105, York, PA 17401-1587

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bkecf@padgettlawgroup.com	Sep 30 2024 18:41:00	MCLP Asset Company, Inc., Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 38672
cr	Email/Text: bkecf@padgettlawgroup.com	Sep 30 2024 18:41:00	MCLP Asset Company, Inc. as serviced by NewRez LLC, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312
cr	+ EDI: PRA.COM	Sep 30 2024 22:41:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 30 2024 18:41:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4908042	EDI: AIS.COM	Sep 30 2024 22:41:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4875447	Email/Text: bankruptcy@bbandt.com	Sep 30 2024 18:41:00	BB&T, PO Box 1847, Wilson, NC 27894-1847
4872519	Email/Text: bankruptcy@bbandt.com	Sep 30 2024 18:41:00	BB&T, Recovery Dept, PO Box 1489, Lumberton, NC 28359
4872520	Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Sep 30 2024 18:41:00	Berks Credit & Collections, Po Box 20508, Indianapolis, IN 46220-0508
4993947	Email/Text: BKBCNMAIL@carringtonms.com		

4993948	Email/Text: BKBCNMAIL@carringtonms.com	Sep 30 2024 18:41:00	Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
4905908	Email/PDF: bncnotices@becket-lee.com	Sep 30 2024 18:41:00	Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC
4872521	EDI: URSI.COM	Sep 30 2024 18:46:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4872524	+ Email/Text: dylan.succa@commercialacceptance.net	Sep 30 2024 22:40:00	Citifinancial Inc, c/o Alltran Financial LP, PO Box 722901, Houston, TX 77272-2901
4872525	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 30 2024 18:41:00	Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4872528	Email/Text: mtgbk@shellpointmtg.com	Sep 30 2024 18:46:57	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
4872527	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 30 2024 18:41:00	DITECH FINANCIAL LLC, PO BOX 10826, GREENVILLE SC 29603-0826
4872530	+ Email/Text: lyonsbe2@upmc.edu	Sep 30 2024 18:41:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
4872517	EDI: IRS.COM	Sep 30 2024 18:41:00	Hanover Hospital, 300 Highland Avenue, Hanover, PA 17331-2203
4872534	+ Email/Text: PBNCNotifications@perituservices.com	Sep 30 2024 22:40:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4914137	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2024 18:46:57	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
4894553	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2024 18:46:58	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5555139	+ Email/Text: mtgbk@shellpointmtg.com	Sep 30 2024 18:41:00	LVNV Funding, LLC its successors and assigns as, assignee of CVI Loan GT Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5555138	+ Email/Text: mtgbk@shellpointmtg.com	Sep 30 2024 18:41:00	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing 29603-0826
4882516	EDI: AGFINANCE.COM	Sep 30 2024 22:40:00	MCLP Asset Company, Inc., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
4872535	+ EDI: AGFINANCE.COM	Sep 30 2024 22:40:00	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4872536	+ EDI: AGFINANCE.COM	Sep 30 2024 22:40:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
5554139	Email/Text: bkecf@padgettlawgroup.com	Sep 30 2024 18:41:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
4971137	EDI: PRA.COM	Sep 30 2024 22:41:00	MCLP Asset Company, Inc., c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312
4971138	EDI: PRA.COM	Sep 30 2024 22:41:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4894293	EDI: Q3G.COM	Sep 30 2024 22:41:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

5210376	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 30 2024 22:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5210377	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 30 2024 18:41:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4922162	^ MEBN	Sep 30 2024 18:38:09	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4875018	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 30 2024 18:41:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
5521677	+ Email/Text: EBN@edfinancial.com	Sep 30 2024 18:41:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
4992731	+ Email/Text: ecfbnc@aldridgepite.com	Sep 30 2024 18:41:00	Wilmington Savings Fund Society, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
4872539	+ Email/Text: kcm@yatb.com	Sep 30 2024 18:41:00	York Adams Tax Bureau, Post Office Box 15627, York, PA 17405-0156

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4872538		Quantum Imaging & Therapeutic, Address Removed as per entry 15
cr	*+	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
cr	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
5310658	*	DITECH FINANCIAL LLC, PO BOX 10826, GREENVILLE SC 29603-0826
4893436	*	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5274975	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5274976	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2024 at the address(es) listed

**below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Isanthes LLC bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Gary J Imblum	on behalf of Debtor 2 Lauren RB Gerlach gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 1 Brian Scott Gerlach gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor CitiFinancial Servicing LLC bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A pamb@fedphe.com
Joshua I Goldman	on behalf of Creditor MCLP Asset Company Inc. as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Joshua I Goldman	on behalf of Creditor MCLP Asset Company Inc. josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing LLC Lisa.Cancanon@vf-law.com Llombardi06@law.du.edu
Michele A De Witt	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bkecfinbox@alridgeppte.com, mdewitt@ecf.inforoptcy.com
Peter E Meltzer	on behalf of Creditor One Main Financial of Pennsylvania Inc. bankruptcy@wglaw.com, ibernatski@wglaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1 Brian Scott Gerlach  
First Name Middle Name Last Name  
Debtor 2 Lauren RB Gerlach  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:17-bk-00086-HWV

Social Security number or ITIN xxx-xx-0140

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-9819

EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Scott Gerlach  
aka Brian S Gerlach

Lauren RB Gerlach  
aka Lauren Rebecca Gerlach, fka Lauren R  
Slaugh

By the  
court:

9/30/24



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**